

# REPORT OF INCOME FOR FEDERAL SAVINGS BANKS, BANK BRANCHES, AND TRUST COMPANIES

NAME OF INSTITUTION: \_\_\_\_\_

FOR THE PERIOD ENDING: \_\_\_\_\_

*Report of Income must be reported on a calendar year-to-date basis in thousands of dollars.*

	Dollar Amounts In Thousands		
1. Interest Income:			
a. Interest and fee income on loans:			
(1) In domestic offices:			
(a) Loans secured by real estate:			
(1) Loans secured by 1-4 family residential properties			1.a.(1)(a)(1)
(2) All other loans secured by real estate			1.a.(1)(a)(2)
(b) Loans to finance agricultural production and other loans to farmers			1.a.(1)(b)
(c) Commercial and industrial loans			1.a.(1)(c)
(d) Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards			1.a.(1)(d)(1)
(2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)			1.a.(1)(d)(2)
(e) Loans to foreign governments and official institutions			1.a.(1)(e)
(f) All other loans in domestic offices			1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs			1.a.(2)
(3) Total interest and fee income on loans (sum of Items 1.a.(1)(a) through 1.a.(2))		0	1.a.(3)
b. Income from lease financing receivables			1.b.
c. Interest income on balances due from depository institutions <sup>1</sup>			1.c.
d. Interest and dividend income on securities:			
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)			1.d.(1)
(2) Mortgage-backed securities			1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)			1.d.(3)
e. Interest income from trading assets			1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell			1.f.
g. Other interest income			1.g.
h. Total interest income (sum of Items 1.a.(3) through 1.g.)		0	1.h.
2. Interest expense:			
a. Interest on deposits:			
(1) Interest on deposits in domestic offices:			
(a) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)			2.a.(1)(a)
(b) Nontransaction accounts:			
(1) Savings deposits (includes MMDAs)			2.a.(1)(b)(1)
(2) Time deposits of \$100,000 or more			2.a.(1)(b)(2)
(3) Time deposits of less than \$100,000			2.a.(1)(b)(3)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBF's			2.a.(2)

<sup>1</sup> Includes interest income on time certificates of deposit not held for trading.

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2 Interest expense (continued):		
b. Expense of federal funds purchased and securities sold under agreements to repurchase		2.b
c. Interest on trading liabilities and other borrowed money		2.c
d. Interest on subordinated notes and debentures		2.d
e. Total interest expense (sum of items 2.a through 2.d)	0	2.e
3. Net interest income (Item 1.h minus 2.e)	0	3.
4. Provision for loan and lease losses		4.
5. Noninterest income:		
a. Income from fiduciary activities		5.a
b. Service charges on deposit accounts in domestic offices		5.b
c. Trading revenue		5.c
d. (1) Fees and commissions from securities brokerage		5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions		5.d.(2)
(3) Fees and commissions from annuity sales		5.d.(3)
(4) Underwriting income from insurance and reinsurance activities		5.d.(4)
(5) Income from other insurance activities		5.d.(5)
e. Venture capital revenue		5.e.
f. Net servicing fees		5.f.
g. Net securitization income		5.g
h. <i>Not applicable.</i>		
i. Net gains (losses) on sales of loans and leases		5.i
j. Net gains (losses) on sales of other real estate owned		5.j.
k. Net gains (losses) on sales of other assets (excluding securities)		5.k.
l. Other noninterest income		5.l.
m. Total noninterest income (sum of Items 5.a through 5.l.)	0	5.m
6. a. Realized gains (losses) on held-to-maturity securities		6.a.
b. Realized gains (losses) on available-for-sale securities		6.b.
7. Noninterest expense:		
a. Salaries and employee benefits	1	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	1	7.b.
c. (1) Goodwill impairment losses	(1)	7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets	1	7.c.(2)
d. Other noninterest expense	1	7.d
e. Total noninterest expense (sum of Items 7.a through 7.d.)	3	7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments (Item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)		8.
9. Applicable income taxes (on Item 8)		9.
10. Income (loss) before extraordinary items and other adjustments (Item 8 minus Item 9)	0	10.
11. Extraordinary items and other adjustments, net of income taxes		11.
12. Net income (loss) (sum of Items 10 and 11)	0	12.

**PLEASE NOTE:** THE FOLLOWING SIGNATURE PAGE MUST BE COMPLETED AND SIGNED IN ACCORDANCE WITH TITLE 5 OF THE DELAWARE CODE.

NAME OF INSTITUTION:

\_\_\_\_\_

FOR THE PERIOD ENDING:

\_\_\_\_\_

*I hereby declare that this Report of Income is true and correct to the best of my knowledge and belief.*

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Title

\_\_\_\_\_  
Phone Number

\_\_\_\_\_  
Email Address

*We, the undersigned directors, attest to the correctness of this statement of income We declare that it has been examined by us and, to the best of our knowledge and belief, is true and correct.*

\_\_\_\_\_  
Director's signature

\_\_\_\_\_  
Director's signature

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Print Name

***Report must be submitted to:***

**Office of the State Bank Commissioner  
555 E. Loockerman Street - Suite 210  
Dover, DE 19901**

***Report must be submitted within 30 days after the end of the reporting period.***